Case 3:13-bk-30672 Doc 5

Filed 02/27/13 Entered 02/27/13 08:54:29 Desc Main Document Page 1 of 7

B22A (Official Form 22A) (Chapter 7) (12/10)

I Dulan Contia Moran	
In re Brian Curtis Wynn Debtor(s)	According to the information required to be entered on this statement
Case Number:	(check one box as directed in Part I, III, or VI of this statement):
(If known)	☐ The presumption arises.
	■ The presumption does not arise.
	\square The presumption is temporarily inapplicable.

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor. If none of the exclusions in Part I applies, joint debtors may complete one statement only. If any of the exclusions in Part I applies, joint debtors should complete separate statements if they believe this is required by § 707(b)(2)(C).

	Part I. MILITARY AND NON-CONSUMER DEBTORS
1A	Disabled Veterans. If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
	□ Declaration of Disabled Veteran. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).
1B	Non-consumer Debtors. If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
	☐ Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.
	Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.
1C	Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard
	a. □ I was called to active duty after September 11, 2001, for a period of at least 90 days and □ I remain on active duty /or/ □ I was released from active duty on, which is less than 540 days before this bankruptcy case was filed;
	OR
	 b. □ I am performing homeland defense activity for a period of at least 90 days /or/ □ I performed homeland defense activity for a period of at least 90 days, terminating on, which is less than 540 days before this bankruptcy case was filed.

B22A (Official Form 22A) (Chapter 7) (12/10)

	Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION									
	Marit	tal/filing status. Check the box that applies a	and (complete the ba	lanc	ce of this part of this state	emer	nt as directed.		
	a.	a. Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11.								
b. Married, not filing jointly, with declaration of separate households. By checking this be "My spouse and I are legally separated under applicable non-bankruptcy law or my spou purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Comp for Lines 3-11.				ptcy law or my spouse an	e and I are living apart other than for the					
	c. Married, not filing jointly, without the declaration of separate households set out in Line 2. ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.					b above. Complete both Column A			Column A	
		Married, filing jointly. Complete both Col					Spo	use's Income'')	for	Lines 3-11.
	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before						Column A		Column B	
		ing. If the amount of monthly income varied						Debtor's		Spouse's
		onth total by six, and enter the result on the			,	, you must arrive me		Income		Income
3	Gross	s wages, salary, tips, bonuses, overtime, co	mmi	ssions.			\$	1,640.00	\$	
		ne from the operation of a business, profes								
		the difference in the appropriate column(s) of ess, profession or farm, enter aggregate numbers								
		nter a number less than zero. Do not include								
4		b as a deduction in Part V.		•		•				
		La	_	Debtor		Spouse				
	a. b.	Gross receipts Ordinary and necessary business expenses	\$	0	.00	\$				
	c.	Business income		btract Line b fr			\$	0.00	\$	
	Rents	and other real property income. Subtract	Lin	e b from Line a	and	enter the difference in				
	the appropriate column(s) of Line 5. Do not enter a number less than zero. Do not include any									
-	part of the operating expenses entered on Line b as a deduction in Part V.									
5	<u></u>	Gross receipts	\$	Debtor	.00	Spouse				
	a. b.	Ordinary and necessary operating expenses	_		.00					
	c.	Rent and other real property income		btract Line b fr		•	\$	0.00	\$	
6	Intere	est, dividends, and royalties.					\$	0.00	\$	
7	Pensi	on and retirement income.					\$	0.00	\$	
		amounts paid by another person or entity,								
8		ases of the debtor or the debtor's dependent ose. Do not include alimony or separate main								
	spouse if Column B is completed. Each regular payment should be reported in only one column;						_		_	
	_	ayment is listed in Column A, do not report t	_	•			\$	0.00	\$	
		ployment compensation. Enter the amount								
0	However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A									
9	or B,	but instead state the amount in the space belo	ow:				1			
		nployment compensation claimed to benefit under the Social Security Act Debto	or\$	0.00	Spo	ouse \$	\$	0.00	\$	
	_	ne from all other sources. Specify source an	nd ar	nount. If neces	sarv	list additional sources			-	
	on a s	eparate page. Do not include alimony or se	para	ite maintenanc	e pa	yments paid by your				
		te if Column B is completed, but include all								
		maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or								
10	domestic terrorism.									
		N 4 11 41 4 5 5 1		Debtor		Spouse				
	a. C	Contribution from Parents	\$	108	.33	\$ \$				
	Total and enter on Line 10				ф.	400.00	¢.			
			1. \ /=) A 11T : 2	.1	10. 01 4 1.0	\$	108.33	3	
11		otal of Current Monthly Income for § 707(\$	1.748.33	\$	

12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.		1,748.33		
	Part III. APPLICATION OF § 707(b)(7) EXCLUSION				
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.	\$	20,979.96		
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)				
	a. Enter debtor's state of residence: TN b. Enter debtor's household size: 1	\$	39,082.00		
	Application of Section 707(b)(7). Check the applicable box and proceed as directed.				
15	■ The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI or VII.	does no	ot arise" at the		
	☐ The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement				

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)						
Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)						
16 Enter the amount from Line 12.						\$
Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero. S						
	Total and enter on Line 17			<u> </u>		\$
18	Current monthly income for § 70'	7(b)(2). Subtract Lin	e 17 fro	m Line 16 and enter the resu	ılt.	\$
				EDUCTIONS FROM		
	-			s of the Internal Revenu		T
19A	that would currently be allowed as exemptions on your federal income tax return, plus the number of any				\$	
19B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B. Persons under 65 years of age Persons 65 years of age or older					
	a1. Allowance per person		a2.	Allowance per person		
	b1. Number of persons c1. Subtotal		b2.	Number of persons Subtotal		\$
Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court). The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.				\$		

20B	Local Standards: housing and utilities; mortgage/rent expense. En Housing and Utilities Standards; mortgage/rent expense for your count available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy count the number that would currently be allowed as exemptions on your fed any additional dependents whom you support); enter on Line b the tota debts secured by your home, as stated in Line 42; subtract Line b from not enter an amount less than zero. a. IRS Housing and Utilities Standards; mortgage/rental expense b. Average Monthly Payment for any debts secured by your			
	home, if any, as stated in Line 42 c. Net mortgage/rental expense	\$ Subtract Line b from Line a.	\$	
21	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:			
22A	Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8. \[\begin{array}{c} 0 & \lefta 1 & \lefta 2 \text{ or more.} \] If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)			
22B	Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for you public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)			
23	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) □ 1 □ 2 or more. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. Do not enter an amount less than zero. a. IRS Transportation Standards, Ownership Costs \$ Average Monthly Payment for any debts secured by Vehicle b. 1, as stated in Line 42			
24	c. Net ownership/lease expense for Vehicle 1 Subtract Line b from Line a. Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero. a. IRS Transportation Standards, Ownership Costs Average Monthly Payment for any debts secured by Vehicle b. 2, as stated in Line 42 C. Net ownership/lease expense for Vehicle 2 Subtract Line b from Line a.			
25	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.			

B22A (Official Form 22A) (Chapter 7) (12/10)

22.1((Official Form 22A) (Chapter 7) (12/10)			
26	Other Necessary Expenses: involuntary deductions for employment. Enter the total average medeductions that are required for your employment, such as retirement contributions, union dues, an Do not include discretionary amounts, such as voluntary 401(k) contributions.		5	
27	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.			
28	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 44.			
29	Other Necessary Expenses: education for employment or for a physically or mentally challeng the total average monthly amount that you actually expend for education that is a condition of empleducation that is required for a physically or mentally challenged dependent child for whom no pub providing similar services is available.	loyment and for	\$	
30	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually childcare - such as baby-sitting, day care, nursery and preschool. Do not include other educational		\$	
31	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually health care that is required for the health and welfare of yourself or your dependents, that is not rein insurance or paid by a health savings account, and that is in excess of the amount entered in Line 1 include payments for health insurance or health savings accounts listed in Line 34.	mbursed by	5	
32	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service - to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.			
33	Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32.	\$	5	
	Subpart B: Additional Living Expense Deductions Note: Do not include any expenses that you have listed in Line			
34	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the month the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or dependents.			
34	a. Health Insurance \$			
	b. Disability Insurance \$			
	c. Health Savings Account \$	\$	5	
	Total and enter on Line 34. If you do not actually expend this total amount, state your actual total average monthly expendit below: \$	ures in the space		
35	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.			
36	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you			
37	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.			
38	Education expenses for dependent children less than 18. Enter the total average monthly expense actually incur, not to exceed \$147.92* per child, for attendance at a private or public elementary or school by your dependent children less than 18 years of age. You must provide your case trustee documentation of your actual expenses, and you must explain why the amount claimed is reasonecessary and not already accounted for in the IRS Standards.	secondary with	8	

^{*} Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

39	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.				\$		
40			ns. Enter the amount that you will conting organization as defined in 26 U.S.C. §			e form of cash or	\$
41	Tota	l Additional Expense Deduct	ions under § 707(b). Enter the total of I	Lines	s 34 through 40		\$
			Subpart C: Deductions for De	bt l	Payment		
42	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, and state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.						
		Name of Creditor	Property Securing the Debt	A	Average Monthly Payment	Does payment include taxes or insurance?	
	a.			\$		□yes □no	
				,	Total: Add Lines		\$
43	Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page. Name of Creditor Property Securing the Debt 1/60th of the Cure Amount Total: Add Lines					\$	
44	prior	ity tax, child support and alime	claims. Enter the total amount, divided bony claims, for which you were liable at tach as those set out in Line 28.				\$
			ses. If you are eligible to file a case under by the amount in line b, and enter the re-				
45	a. b.	issued by the Executive Of information is available at the bankruptcy court.)	Chapter 13 plan payment. district as determined under schedules fice for United States Trustees. (This www.usdoj.gov/ust/ or from the clerk of rative expense of Chapter 13 case	x To	otal: Multiply Line	es a and b	\$
46	Tota	Deductions for Debt Payme	nt. Enter the total of Lines 42 through 45	5.			\$
			Subpart D: Total Deductions f	ron	n Income		
47	Total of all deductions allowed under § 707(b)(2). Enter the total of Lines 33, 41, and 46.					\$	
		Part VI. 1	DETERMINATION OF § 707())(2) PRESUMP	ΓΙΟΝ	
48	Ente	r the amount from Line 18 (C	Current monthly income for § 707(b)(2)))			\$
49	Ente	r the amount from Line 47 (7	Total of all deductions allowed under §	707	(b)(2))		\$
50	Mon	thly disposable income under	• § 707(b)(2). Subtract Line 49 from Line	e 48	and enter the resu	lt.	\$
51	60-m		er § 707(b)(2). Multiply the amount in Li	ne 5	50 by the number	60 and enter the	\$

	Initial presumption determination. Check the applicable box and proceed as d	irected.						
52	☐ The amount on Line 51 is less than \$7,025*. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.							
	☐ The amount set forth on Line 51 is more than \$11,725* Check the box for statement, and complete the verification in Part VIII. You may also complete Pa							
	☐ The amount on Line 51 is at least \$7,025*, but not more than \$11,725*. C	Lines 53 through 55).						
53	Enter the amount of your total non-priority unsecured debt		\$					
54	Threshold debt payment amount. Multiply the amount in Line 53 by the numb	er 0.25 and enter the result.	\$					
	Secondary presumption determination. Check the applicable box and proceed	as directed.						
55	☐ The amount on Line 51 is less than the amount on Line 54. Check the box of this statement, and complete the verification in Part VIII.	for "The presumption does not aris	se" at the top of page 1					
	☐ The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.							
	Part VII. ADDITIONAL EXPENSE	E CLAIMS						
56	Other Expenses. List and describe any monthly expenses, not otherwise stated i you and your family and that you contend should be an additional deduction from 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All each item. Total the expenses.	m your current monthly income und	ler §					
	Expense Description	Monthly Amou	nt					
	a.	\$						
	b.	\$	7					
	c.	\$						
	d.	\$						
	Total: Add Lines a, b, c, and d	\$						
	Part VIII. VERIFICATIO	N						
	I declare under penalty of perjury that the information provided in this statement must sign.)	is true and correct. (If this is a join	ıt case, both debtors					
57		are: /s/ Brian Curtis Wynn						
		Brian Curtis Wynn (Debtor)						

^{*} Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.